

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Bruce Lamar Bryant  
 Debtor

Case No. 19-16296-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Jan 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2020.

db  
 14401011 +Bruce Lamar Bryant, 17 Iris Dr, Norristown, PA 19403-2912  
 14401012 +American Heritage Fcu, 3110 Grant Ave, Philadelphia, PA 19114-2542  
 14401016 +Andrews Federal Cred U, 5711 Allentown Rd, Suitland, MD 20746-4547  
 14401017 +Best Egg/sst, 4315 Pickett Road, Saint Joseph, MO 64503-1600  
 14401019 +Bruce l Bryant, 17 Iris Dr, Norristown, PA 19403-2912  
 14401023 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14401024 +Fay Servicing, P.O. Box 809441, Chicago, IL 60680-9441  
 14401027 +Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400  
 14401029 +Kia Motors Finance, 10550 Talbert Ave, Fountain Valley, CA 92708-6031  
 14401029 +Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2807  
 14401032 +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 14401037 +Pennsylvania Department of Revenue, 4 Strawberry Square, Harrisburg, PA 17125-0001  
 14401038 +Philadelphia Co Drs, 34 S 11th St Rm 304, Philadelphia, PA 19107-3623  
 14401039 +Prosper Marketplace In, 221 Main Street, San Francisco, CA 94105-1906

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

EDI: BTPDERSHAW.COM Jan 18 2020 08:23:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: megan.harper@phila.gov Jan 18 2020 03:49:29 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 18 2020 03:49:20 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14401018 +EDI: CAPITALONE.COM Jan 18 2020 08:23:00 Capital One, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 14401020 +EDI: WFNNB.COM Jan 18 2020 08:23:00 Comenitycb/bjsclub, Po Box 182120,  
 Columbus, OH 43218-2120  
 14401021 +EDI: WFNNB.COM Jan 18 2020 08:23:00 Comenitycb/zales, Po Box 182120,  
 Columbus, OH 43218-2120  
 14401022 +EDI: DISCOVER.COM Jan 18 2020 08:23:00 Discover Fin Svcs Llc, Pob 15316,  
 Wilmington, DE 19850-5316  
 14401025 +EDI: IRS.COM Jan 18 2020 08:23:00 IRS, P.O. Box 37910, Hartford, CT 06176-7910  
 14401026 +EDI: CHASE.COM Jan 18 2020 08:23:00 Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369  
 14401028 +E-mail/Text: bncnotices@becket-lee.com Jan 18 2020 03:48:01 Kohls/capone, Po Box 3115,  
 Milwaukee, WI 53201-3115  
 14401034 +EDI: NAVIENTFKAMSERV.COM Jan 18 2020 08:23:00 Navient Solutions Inc, Po Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14401036 +EDI: AGFINANCE.COM Jan 18 2020 08:23:00 Onemain, Po Box 1010, Evansville, IN 47706-1010  
 14403976 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 18 2020 03:48:25  
 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,  
 Harrisburg PA 17128-0946  
 14401041 EDI: AGFINANCE.COM Jan 18 2020 08:23:00 Springleaf Financial S, 4000 Route 130,  
 Delran, NJ 08075  
 14401044 +EDI: RMSC.COM Jan 18 2020 08:23:00 Syncb/care Credit, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 14401045 +EDI: RMSC.COM Jan 18 2020 08:23:00 Syncb/mc, Po Box 965005, Orlando, FL 32896-5005  
 14401046 +EDI: USAA.COM Jan 18 2020 08:23:00 Usaa Savings Bank, 10750 Mc Dermott,  
 San Antonio, TX 78288-1600  
 14401047 EDI: WFFC.COM Jan 18 2020 08:23:00 Wells Fargo Bank, Credit Bureau Dispute Resoluti,  
 Des Moines, IA 50306  
 14401048 +EDI: WFFC.COM Jan 18 2020 08:23:00 Wells Fargo Bank Nv Na, P.o. Box 94435,  
 Albuquerque, NM 87199-4435  
 14401049 +EDI: WFFC.COM Jan 18 2020 08:23:00 Wells Fargo Business Card, WELLS FARGO SBL,  
 po box 29482, Phoenix, AZ 85038-9482  
 14401050 +EDI: WFFC.COM Jan 18 2020 08:23:00 Wells Fargo Smal Business Advantage, Wells Fargo SBL,  
 po box 29482, Phoenix, AZ 85038-9482

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 14401015\* +Andrews Federal Cred U, 5711 Allentown Rd, Suitland, MD 20746-4547  
 14401013\* +Andrews Federal Cred U, 5711 Allentown Rd, Suitland, MD 20746-4547  
 14401014\* +Andrews Federal Cred U, 5711 Allentown Rd, Suitland, MD 20746-4547  
 14401030\* +Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2807  
 14401031\* +Lending Club Corp, 595 Market Street, San Francisco, CA 94105-2807  
 14401033\* +Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 14401035\* +Navient Solutions Inc, Po Box 9500, Wilkes Barre, PA 18773-9500  
 14401040\* +Prosper Marketplace In, 221 Main Street, San Francisco, CA 94105-1906  
 14401042\* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
 (address filed with court: Springleaf Financial S, 4000 Route 130, Delran, NJ 08075)  
 14401043\* +SPRINGLEAF FINANCIAL SERVICES, P O BOX 3251, EVANSVILLE IN 47731-3251  
 (address filed with court: Springleaf Financial S, 4000 Route 130, Delran, NJ 08075)

TOTALS: 0, \* 11, ## 0

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2020

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

BRIAN C. EVES on behalf of Debtor Bruce Lamar Bryant BrianEvesLaw@gmail.com  
REBECCA ANN SOLARZ on behalf of Creditor CitiBank, N.A., as Trustee for CMLTI Asset Trust  
bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Bruce Lamar Bryant</b>	Social Security number or ITIN	<b>xxx-xx-0721</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-16296-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bruce Lamar Bryant

1/16/20

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**